

THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

SUB A2 1. An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

5 computing means configured or programmed to present a plurality of application forms to said applicant, to receive said forms once completed from said applicant and to assess said application;

input means for said applicant to complete and return said forms to said computing means; and

10 communication means for communicating or sending said assessment of said application to said applicant;

wherein said computing means is configured or programmed to construct second and subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms, to assess said application, and to communicate said assessment by means of said communication means.

B1 Concluded 2. An apparatus as claimed in claim 1, wherein said assessment may indicate approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

25 4. An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.

Sub B2 5. An apparatus as claimed in claim 1, wherein said apparatus includes a display means for presenting said forms.

6. An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.

5 7. An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.

8. An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.

9. An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.

10. An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.

11. An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.

12. An apparatus as claimed in claim 1, wherein said apparatus includes communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. An apparatus as claimed in claim 1, wherein said apparatus is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. An apparatus as claimed in claim 13, wherein said apparatus is configured or

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programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

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5 15. An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to amend information previously returned by said applicant.

10 16. An apparatus as claimed in claim 1, wherein said apparatus includes or can access application approval criteria of a plurality of application recipients, is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby form a respective separate assessment for each of said plurality of application recipients.

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17. An apparatus as claimed in claim 16, wherein said apparatus is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. An apparatus as claimed in claim 16, wherein said apparatus is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

25 19. An apparatus as claimed in claim 16, wherein said apparatus is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

30 20. An apparatus as claimed in claim 1, wherein, if said application is approved, said apparatus is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

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21. An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to display or transmit to said applicant some or all of said information and/or the status of said application.

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22. An apparatus as claimed in claim 1, wherein said apparatus includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

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23. An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

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24. A method for receiving and assessing an application made by an applicant to one or more recipients, including:
presenting a plurality of application forms to said applicant;
receiving said forms once completed from said applicant;
assessing said application; and
communicating or sending said assessment of said application to said applicant;
wherein said method includes constructing second and subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant in said completed and received forms.

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25. A method as claimed in claim 24, wherein said method includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said sequence forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

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26. A method as claimed in claim 24, wherein said method includes presenting, in earlier forms, any questions where the response to each of said questions case may lead to the immediate rejection of the application.

27. A method as claimed in claim 26, wherein said method includes subsequently adjusting said sequence.

28. An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed to receive application information and to assess said application;

wherein said apparatus includes, or can access, application approval criteria of a plurality of application recipients, and said computing means is configured or programmed to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said apparatus can thereby form a respective separate assessment for each of said plurality of recipients.

29. An apparatus as claimed in claim 28, wherein said apparatus is operable to present a number of questions or a number of sets of questions in sequence to said applicant and to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses, and said apparatus is configured or programmed to optimise said sequence to reduce or minimize said number of questions or sets of questions.

30. An apparatus as claimed in claim 28, wherein said apparatus includes:
input means for said applicant to input said application to said computing means;
and
communication means for communicating or sending said assessments of said application to said applicant.

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31. An apparatus as claimed in claim 28, wherein said computing means is configured or programmed to present a plurality of application forms to said applicant, and to receive said forms once completed from said applicant and to assess said application; wherein said computing means is configured or programmed to construct second and subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms, and to communicate said assessments by means of said communication means.

10 32. A method for receiving and assessing an application made by an applicant, including:

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receiving application information from said applicant;

assessing said application according to approval criteria of each of a plurality of application recipients; and

forming a respective separate assessment for each of said plurality of recipients.

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33. A method as claimed in claim 32, including:

presenting a number of questions or a number of sets of questions in sequence to said applicant;

receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and

optimising said sequence to reduce or minimize said number of questions or sets of questions.

25 34. A method as claimed in claim 32, wherein said method includes communicating or sending said assessments of said application to said applicant.

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30 35. A method of processing an application made by an applicant, including:

receiving application information from said applicant;

providing said information to a plurality of application recipients;

receiving one or more bids for said application from one or more of said recipients;

forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

36. A method as claimed in claim 35, wherein said method includes forming a respective separate assessment of said application for each of said plurality of recipients.

37. A method as claimed in claim 35, wherein said method includes adjusting said respective bids according to said selection or rejections of adjustment of said information.

38. An apparatus for processing an application made by an applicant, said apparatus including:

computing means configured or programmed to receive application information from said applicant, for directing said information to a plurality of application recipients, for receiving one or more bids for said application from one or more of said recipients, and for forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

39. A computer program product or directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 24 when said product is run on a computer.

40. A computer program product stored on a computer usable medium, comprising:
computer readable program means for causing a computer to performing the steps of a method as claimed claim 24.

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